

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HILLARY PAUL SUTTON, II
PATRICIA LYNN SUTTON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-23130

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/03/2018 and confirmed on 10/19/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		105,702.77
Less Refunds to Debtor	257.51	
TOTAL AMOUNT OF PLAN FUND		105,445.26

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	4,957.67	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,957.67

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 8660	0.00	46,187.45	0.00	46,187.45
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 8660	770.40	770.40	0.00	770.40
	PA DEPARTMENT OF REVENUE* Acct: 3234	792.75	792.75	72.73	865.48
	PITTSBURGH WATER & SEWER AUTHORI Acct: 7729	1,414.35	1,414.35	331.81	1,746.16
	REGIONAL ACCEPTANCE CORP Acct: 9369	12,947.74	12,947.74	0.00	12,947.74
	ABS REO TRUST VI Acct: 0867	8,342.97	8,342.97	0.00	8,342.97
					70,860.20

Priority					
	JOSEPH P NIGRO ESQ Acct:	0.00	0.00	0.00	0.00
	HILLARY PAUL SUTTON, II Acct:	0.00	0.00	0.00	0.00
	HILLARY PAUL SUTTON, II Acct:	257.51	257.51	0.00	0.00
	NIGRO & ASSOCIATES LLC Acct:	0.00	0.00	0.00	0.00
	PITTSBURGH SD & CITY OF PITTSBURGH Acct: 3234	11,178.50	11,178.50	0.00	11,178.50
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXTION	0.00	0.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXTION	0.00	0.00	0.00	0.00
					11,178.50

Unsecured					
	ALLEGHENY HEALTH NETWORK Acct: 9236	0.00	0.00	0.00	0.00
	CHASE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6001				
	COLUMBIA GAS OF PA INC(*)	282.67	43.65	0.00	43.65
	Acct: 3234				
	DUQUESNE LIGHT COMPANY(*)	573.77	88.60	0.00	88.60
	Acct: 1503				
	EQUITABLE FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF EDUCATION	96,935.13	14,967.75	0.00	14,967.75
	Acct: 3234				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 5452				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 4725				
	CAVALRY SPV I LLC - ASSIGNEE(*)	487.93	75.34	0.00	75.34
	Acct: 1017				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 6377				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 7435				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 6377				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 8318				
	PA AMERICAN WATER(*) AKA AMERICAN W	0.00	0.00	0.00	0.00
	Acct: 5534				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON BY AMERICAN INFOSOURCE LP	292.84	45.22	0.00	45.22
	Acct: 0001				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 3234				
	CACH LLC-ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 2125				
	US DEPARTMENT OF EDUCATION	20,907.54	3,228.33	0.00	3,228.33
	Acct: 6659				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7121				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	CAVALRY SPV I LLC*	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
					18,448.89

TOTAL PAID TO CREDITORS

100,487.59

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TOTAL CLAIMED	
PRIORITY	11,178.50
SECURED	24,268.21
UNSECURED	119,479.88

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

HILLARY PAUL SUTTON, II
PATRICIA LYNN SUTTON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-23130

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Hillary Paul Sutton, II
Patricia Lynn Sutton
Debtors

Case No. 18-23130-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 29, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Hillary Paul Sutton, II, Patricia Lynn Sutton, 2460 Potomac Avenue, Pittsburgh, PA 15216-2752
14892994	+ Allegheny Health Network, 30 Isabella Street, Pittsburgh, PA 15212-5862
14914012	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216
14892997	Chase Bank, PO Box 15238, Wilmington, DE 19850
14892999	+ Duquesne Light Company, PO Box 37, Pittsburgh, PA 15122-0037
14893000	+ Equitable Federal Credit union, 1889 Britton Road, Akron, OH 44310-1843
14893002	+ Federal Student Loans, PO Box 60610, Harrisburg, PA 17106-0610
14893001	+ Federal Student loan, PO Box 60610, Harrisburg, PA 17106-0610
14893003	+ GE Money Bank, Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
14893010	+ PWSA Sewage, Penn Liberty Plaza I, 1200 Penn Avenenue, Pittsburgh, PA 15222-4207
15059218	U.S. Bank N.A. c/o Rushmore Loan Management, P.O. Box 55004, Irvine, CA 92619
14980856	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2024 00:13:24	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnjts@grblaw.com	Jan 30 2024 00:07:00	City and School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Jan 30 2024 00:07:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	Jan 30 2024 00:07:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15009977	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 30 2024 00:10:00	ABS REO Trust VI, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14928431	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2024 00:07:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
14892995	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2024 00:07:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14927984	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2024 00:13:50	CACH, LLC its successors and assigns as assignee, of HSBC Card Services (III) Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14894241	+ Email/Text: bankruptcy@cavps.com	Jan 30 2024 00:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14930025	+ Email/Text: ebnjts@grblaw.com	Jan 30 2024 00:07:00	City of Pittsburgh / School District of PGH, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14893007	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:49	MCYDSNB, PO Box 8113, Mason, OH 45040
14893005	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:02	Macy's, P.O. Box 183083, Columbus, OH 43218
14927699	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 30 2024 00:10:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14893004	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 30 2024 00:07:00	HSBC, PO Box 2013, Buffalo, NY 14240-2013
14893008	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2024 00:09:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14893424	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:38:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14893009	+ Email/Text: csc.bankruptcy@amwater.com	Jan 30 2024 00:10:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14897143	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14952147	+ Email/Text: ebnpwsa@grblaw.com	Jan 30 2024 00:07:00	Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14893011	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 30 2024 02:33:18	Regional Acceptance, PO Box 830913, Birmingham, AL 35283-0913
14911482	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 30 2024 02:33:18	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14893012	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:13:00	Synchrony Bank/Walmart, PO Box 960024, Orlando, FL 32896-0024
15501990	+ Email/Text: bkteam@selenefinance.com	Jan 30 2024 00:08:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15566733	+ Email/Text: EBN@edfinancial.com	Jan 30 2024 00:07:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14922873	Email/PDF: ebn_ais@aisinfo.com	Jan 30 2024 00:13:01	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14893013	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 30 2024 00:07:00	Verizon Wireless, 500 Technology Drive, Suite 500, Saint Charles, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank Of America, N.A.
cr		Select Portfolio Servicing as servicer for ABS REO
cr		U.S. Bank National Association, not in its individ
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	US Department of Education, 120 N Seven Oaks Drive, knoxville, tn 37922-2359

District/off: 0315-2

User: auto

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14925994	*	Bank of America, PO BOX 31785, Tampa FL 33631-3785
14892996	*+	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14892998	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
14893006	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, P.O. Box 183083, Columbus, OH 43218
15661838	*+	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15661840	*+	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 4 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services LLC bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services LLC dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Select Portfolio Servicing as servicer for ABS REO Trust VI dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Joseph Peter Nigro	on behalf of Debtor Hillary Paul Sutton II nigroassociateslaw@gmail.com, chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com
Joseph Peter Nigro	on behalf of Joint Debtor Patricia Lynn Sutton nigroassociateslaw@gmail.com, chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com
Karina Velter	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services LLC karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Michelle L. McGowan	

District/off: 0315-2

User: auto

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on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Raymond M Kempinski

on behalf of Creditor BANK OF AMERICA N.A. ecfmil@mwclaw.com, ecfmil@ecf.courtdrive.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor Bank Of America N.A. pawb@fedphe.com

TOTAL: 16